

# Garrett T. Senney

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## Education

Ph.D., Economics, The Ohio State University. May 2016.  
M.A., Economics, The Ohio State University. June 2012.  
B.S., Business Administration (Economics and Urban Analysis), The Ohio State University. June 2011.

## Dissertation

“Information, Search, and Consumer Behavior”  
Committee: J. Blevins (advisor), M. Saeedi, S. Cosslett, and R. Steckel

## Awards, Certifications, & Grants

Notary Public for the State of Ohio, 2011-Present.  
Certified Anti-money Laundering Specialist (ACAMS), 2020-Present.  
L. Edwin Smart Graduate Associate Teaching Award in Economics, The Ohio State University, 2015.  
L. Edwin Smart Departmental Citation for Excellence in Teaching, The Ohio State University, 2014.  
Journal of Money, Credit and Banking Travel Grant, The Ohio State University, 2014.  
University Fellowship, Graduate School at The Ohio State University, 2011-2012.

## Professional Experience

Senior Financial Economist, Office of the Comptroller of the Currency. Washington, DC. July 2020- Present.  
Financial Economist, Office of the Comptroller of the Currency. Washington, DC. August 2016- July 2020.  
Research Assistant, Sports and Society Initiative at Ohio State. Columbus, Ohio. August 2015- May 2016.  
Graduate Teaching Assistant, Ohio State Economics Dept. Columbus, Ohio. August 2012 to August 2015.  
Research Assistant, Richard Steckel. Columbus, Ohio. March 2013 to August 2015.  
Analyst, City of Dayton Office of Economic Development. Dayton, Ohio. June 2011- September 2011.

## Research

### Published

- Senney, G. (2017) “Divorcing Collegiate Athletics from Education.” *The Sports and Society Initiative Blog at the Ohio State University*. 1(3).
- Senney, G. (2017) “The Voice of Beorn: How Language Moralizes the Monstrous.” *Mallorn: The Journal of the Tolkien Society*. 2017 (58): 21-22.
- Senney, G. (2017) “Estimating the Value of Smaug’s Precious Body Armor.” *Amon Hen: Bulletin of the Tolkien Society*. 2017 (268): 11-12.
- Senney, G. & Dunn, L. (2019). “The Role of Work Schedules and the Macroeconomy on Labor Effort.” *Labour Economics*. 57: 23-34.
- Senney, G. (2019). “The Geography of Lender Behavior in Peer-to-Peer Loan Markets.” *Journal of Industrial Economics*. 67(1): 1-36.
- Blevins, J. & Senney, G. (2019). “Dynamic Selection and Distributional Bounds on Search Costs in Dynamic Unit-Demand Models.” *Quantitative Economics*. 10(3): 891-929.
- Steckel, R. & Senney, G. (2021). “Developmental Origins of Cardiovascular Disease: Understanding High Mortality Rates in the American South.” *International Journal of Environmental Research and Public Health*. 18(24): 1-14.
- Senney, G. & Steckel, R. (2022). “The Continuing Puzzle of Hypertension among African Americans: Developmental Origins and the Mid-century Socioeconomic Transformation.” *Standard of Living*:

*Essays on Economics, History, and Religion in Honor of John E. Murray.* Ed: P. Gray, J. Hall, R. Herndon, and J. Silvestre. Springer, Cham. 19–41.

### Papers under Review

- Senney, G. & Lhost, J. (2020). “Balancing Attraction and Revelation: Finding the Optimal Reservation Price in Peer-to-Peer Loan Auctions.”
- Senney, G. & Lhost, J. (2020). “Market Power in Uniform Price Auctions: Insight on the Effect of Big Bidding.”
- Goodenberger, J. Munk, R., & Senney, G. (2021). “Consequences of Air Quality on Labor Productivity.”
- Jackson, K. & Senney, G. (2022). “Empirical Analysis of Borrower Comparison Shopping on Pricing Outcomes.”

### Working Papers

- Senney, G. (2015). *Search Frictions and Vertical Differentiation: An Analysis of Consumer Behavior in the Television Market.*
- Lewis-Faupel, S. & Senney, G. (2017). *Approaches to Pricing in Fair Lending Exams.* OCC White Paper.

### Works in Progress

- Goodenberger, J. & Senney, G. (2017). *Heterogeneous Preference for Amenities and House Prices.*
- Lewis-Faupel, S. & Senney, G. (2019). *Debranching Project in the Age of the Internet.*
- Porter, A. & Senney, G. (2021). *Climate Risk Redlining.*

### Conference and Seminar Presentations

- Ohio State University Applied Microeconomic Workshop April 9, 2014.
- NBER Summer Institute Development of the American Economy, July 07, 2014.
- Washington University in St. Louis Economics Graduate Student Conference October 25, 2014.
- Ohio State University Applied Microeconomic Workshop January 27, 2015.
- Ohio State University Applied Microeconomic Seminar February 5, 2015.
- Midwest Economics Association Annual Meeting Conference March 25, 2015.
- Ohio State University Applied Microeconomic Workshop November 10, 2015.
- Midwest Economics Association Annual Meeting Conference April 07, 2016.
- Midwest Economics Association Annual Meeting Conference April 02, 2017.
- Lawrence University Economics Workshop June 21, 2018.
- OCC Compliance Conference February 11, 2021.
- OCC Climate Risk Working Group Workshop December 08, 2021.
- OCC Economics Seminar Series August 17, 2022.

### Teaching Experience

#### Ohio State University

##### *Independent Instructor*

- Econ 4130: World Economic Development in Historical Perspective. SU 2013, AU 13, and SU 2014
- Econ 4400: Elementary Econometrics. SP 2015

##### *Graduate Teaching Assistant*

- Econ 2002.01: Principles of Macroeconomics. SP 2013
- Econ 4140: Economic History of the Americas. AU 2012, AU 2014, AU 2015
- Econ 4400: Elementary Econometrics. SP 2014
- Econ 5140: Economic History of the United States. AU 2012